

OCT 22 2006

I hereby certify that this correspondence is being transmitted by facsimile to Examiner Carolyn M. Bleck of the United States Patent Office, at (571) 273-8300. Date and Signature of transmittal *J. Pienkos*  
*10/22/06*

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****Applicant:** Pienkos, John T.**Serial No.:** 09/694,402**Filing Date:** October 22, 2000**Title:** SYSTEM AND METHOD FOR PROVIDING  
REDUCED INSURANCE PREMIUMS**Examiner:** Carolyn M. Bleck**Art Unit:** 3626

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**AMENDMENT**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Madam:

In response to the Office Action mailed May 24, 2006, the Applicant respectfully provides the following Remarks and Amendments.

**Amendments to the claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.